

FORM NL-7-OPERATING EXPENSES SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
	1 Employee's remuneration & welfare benefits	208	224	15	129	-	2	15	131	1,261	5,204	1,540	6,990	2,809	12,294	1,030	5,108	238	663	23	145	1,311
2 Travel, conveyance and vehicle running expenses	5	18	-	7	-	-	-	7	64	311	79	370	143	701	50	295	14	38	1	8	65	341
3 Training expenses	3	5	1	2	-	-	1	2	37	81	42	90	79	171	31	9	1	2	1	2	38	84
4 Berts, rates & taxes	11	30	1	11	-	-	1	11	104	495	138	569	242	1,064	98	469	20	65	2	12	130	526
5 Repairs	4	14	1	6	-	-	1	6	50	256	55	342	98	30	25	230	10	29	-	6	26	265
6 Printing & stationery	1	3	-	1	-	-	1	3	14	59	16	65	30	124	12	124	3	7	-	1	15	61
7 Communication expenses	1	2	-	2	-	-	-	2	21	96	26	108	47	204	19	88	4	2	2	11	23	101
8 Legal & professional charges	5	14	1	6	-	-	1	6	200	425	90	306	290	731	131	272	14	30	1	6	148	308
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	4	6	1	2	-	-	1	2	55	101	64	114	119	215	49	51	8	12	2	3	59	105
11 Interest & Bank Charges	17	49	3	20	-	-	3	21	209	886	253	990	462	1,876	172	793	41	101	4	22	217	916
12 Depreciation	21	69	3	24	-	-	3	24	271	1,091	237	1,208	598	2,299	225	968	41	22	5	27	281	1,118
13 Brand/Trade Mark usage/fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	(1)	(1)	(1)	(1)	(2)	-	-	-	-	-	-	-	-
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	1	-	-	-	-	-	-	5	17	8	21	13	38	3	16	1	2	-	-	6	18
17 Information Technology Expenses	25	69	3	27	-	-	3	28	294	1,231	356	1,376	600	2,607	262	1,142	57	141	6	31	345	1,314
18 Goods and Service Tax/Service Tax Expenditure	2	5	-	2	-	-	-	2	24	86	29	97	53	183	61	123	(1)	4	-	2	60	129
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	4	6	-	-	-	-	-	1	7	26	8	37	15	63	7	29	1	3	-	1	8	33
Administration Charges - Insurance Followed	14	113	(2)	(6)	-	-	6	0	-	-	-	-	-	-	754	2,882	(0)	1	-	-	753	2,883
TOTAL	225	723	27	235	2	10	29	245	2,616	11,000	3,046	12,154	5,662	23,154	2,970	12,725	496	1,241	46	269	3,511	14,235
In India	223	714	27	231	2	10	29	241	2,603	10,838	3,028	11,973	5,631	22,811	2,959	12,580	491	1,223	49	265	3,498	14,068
Outside India	2	9	-	4	-	-	4	4	13	162	18	181	31	343	11	145	5	18	17	4	13	167

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025
	1 Employee's remuneration & welfare benefits	95	213	38	146	-	2	38	148	1,170	3,903	1,212	4,353	2,382	8,158	771	4,599	84	278	36	110	881
2 Travel, conveyance and vehicle running expenses	5	12	1	8	-	-	1	8	58	219	60	251	118	470	31	286	4	16	1	6	35	308
3 Training expenses	2	3	1	2	-	-	1	2	35	60	38	69	73	139	38	78	1	2	1	2	42	85
4 Berts, rates & taxes	9	19	3	11	-	-	3	11	108	259	111	368	222	116	88	391	19	53	3	9	106	447
5 Repairs	4	10	2	7	-	-	2	7	48	175	48	200	96	375	25	13	4	4	-	4	28	244
6 Printing & stationery	-	3	1	3	-	-	1	3	(1)	61	(10)	68	(11)	139	(25)	69	5	(1)	(1)	2	(26)	76
7 Communication expenses	1	5	-	4	-	-	-	4	(9)	91	(15)	104	(24)	195	(41)	118	(13)	6	-	3	(42)	127
8 Legal & professional charges	4	10	1	7	-	-	1	7	72	293	(80)	207	(8)	500	(4)	312	3	42	1	5	3	299
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	4	11	-	7	-	-	-	7	32	192	29	220	61	412	(5)	250	3	14	1	6	(1)	270
11 Interest & Bank Charges	11	24	4	16	1	1	5	17	139	421	145	481	284	902	99	547	10	31	3	12	112	990
12 Depreciation	23	42	11	29	-	-	11	29	385	751	328	861	631	1,611	349	989	21	54	8	22	298	1,564
13 Brand/Trade Mark usage/fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	1	1	1	-	-	1	1	6	18	6	20	12	38	4	23	-	1	1	1	5	25
17 Information Technology Expenses	15	47	-	31	-	-	1	32	103	627	82	966	185	1,773	(74)	1,076	7	60	1	24	(66)	1,160
18 Goods and Service Tax/Service Tax Expenditure	1	1	-	-	-	-	-	-	9	9	11	10	20	15	19	18	69	87	-	-	88	105
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	2	7	-	1	-	-	1	6	25	95	15	39	21	64	4	34	1	2	-	1	5	37
Administration Charges - Insurance Followed	13	88	(4)	(7)	-	-	(3)	(4)	-	-	0	1	0	1	4	3,062	(0)	-	-	-	4	3,062
TOTAL	189	497	59	266	3	7	62	273	2,883	7,260	1,989	8,205	4,072	15,465	1,202	6,202	227	663	44	207		

Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
1 Employees' remuneration & welfare benefits	2	14	20	82	2	10	-	-	588	2,094	2	2	125	387	6,959	20,839	4,982	21,294
2 Travel, conveyance and vehicle running expenses	-	1	1	5	1	1	-	-	42	177	-	-	7	22	259	1,248	264	1,273
3 Training expenses	-	-	-	1	-	-	-	-	14	28	-	-	2	5	133	289	137	296
4 Rent, rates & taxes	-	1	2	7	-	1	-	-	49	171	-	-	13	42	436	1,812	448	1,853
5 Repairs	-	1	2	4	-	1	-	-	22	95	-	-	5	17	172	919	177	939
6 Printing & stationery	-	-	-	1	-	-	-	-	8	27	-	-	4	11	54	232	81	243
7 Communication expenses	-	-	-	1	-	-	-	-	10	34	-	-	2	6	82	346	83	353
8 Legal & professional charges	1	1	3	-	1	-	-	-	321	1,205	-	-	6	17	787	2,266	773	2,286
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(g) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	12	9	12
10 Advertisement and publicity	-	-	1	-	-	-	-	-	(56)	99	-	-	5	7	127	428	132	436
11 Interest & Bank Charges	-	2	3	12	-	2	-	-	95	312	-	-	20	59	797	3,179	817	3,249
12 Depreciation	1	3	4	15	-	2	-	-	171	309	-	-	25	72	1,030	3,879	1,054	3,963
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)	(2)	(1)	(2)
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	-	-	-	-	-	-	-	2	6	-	-	1	21	63	21	21	64
17 Information Technology Expenses	1	3	4	17	-	2	-	-	134	433	-	-	28	82	1,162	4,468	1,190	4,555
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	1	-	-	-	-	(257)	(149)	-	-	21	25	(123)	189	(121)	196
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	-	-	-	1	1	-	-	-	49	129	-	-	6	79	233	233	83	240
Administration Charges - Conscience Follower	(6)	-	2	7	1	7	-	-	-	-	-	-	1	9	757	2,906	771	3,019
TOTAL	5	26	38	157	5	27	-	-	1,145	4,990	2	2	267	763	10,635	43,354	10,889	44,322
In India	5	26	38	155	5	27	-	-	1,136	4,933	2	2	265	752	10,580	42,774	10,832	43,779
Outside India	-	-	-	2	-	-	-	-	9	57	-	-	-	11	55	580	57	593

Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025
1 Employees' remuneration & welfare benefits	3	12	15	63	(4)	25	-	-	894	3,490	2	2	59	151	4,222	17,238	4,255	17,597
2 Travel, conveyance and vehicle running expenses	-	1	1	4	(1)	1	-	-	30	268	-	-	4	9	188	3,061	194	3,061
3 Training expenses	-	-	1	1	-	-	-	-	30	55	-	-	1	2	147	272	150	277
4 Rent, rates & taxes	-	1	1	5	-	2	-	-	98	274	-	-	6	16	419	1,462	431	1,432
5 Repairs	-	-	(1)	2	-	1	-	-	34	160	1	-	4	8	162	791	188	808
6 Printing & stationery	-	-	-	1	(1)	-	-	-	(10)	66	-	-	-	2	(48)	274	(47)	280
7 Communication expenses	-	-	-	2	-	1	-	-	(16)	83	(1)	-	-	3	(83)	411	(82)	420
8 Legal & professional charges	1	1	3	-	(1)	1	-	-	1,113	4,120	-	-	3	8	1,108	4,992	1,113	5,009
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	1	1	-	1	-	-	3	12	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(g) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	-	1	-	3	(1)	1	-	-	27	186	-	-	1	7	87	880	91	898
11 Interest & Bank Charges	-	1	2	7	-	3	-	-	107	386	-	-	6	16	511	1,905	527	1,946
12 Depreciation	-	3	5	13	-	3	-	-	240	691	-	-	15	31	1,198	3,413	1,231	3,484
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	-	-	-	(1)	-	(1)	-	(1)	-
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	-	-	-	-	-	-	-	3	16	-	-	1	1	21	80	22	82
17 Information Technology Expenses	1	3	1	14	(2)	6	-	-	45	758	-	-	7	33	167	3,747	183	3,835
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	117	300	-	-	(66)	(97)	139	327	160	328
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	-	-	-	2	4	24	-	-	4	24	1	1	1	3	32	131	34	139
Administration Charges - Conscience Follower	(6)	-	1	4	3	9	-	-	-	-	-	-	0	4	8	3,080	18	3,164
TOTAL	4	22	27	123	(7)	57	-	-	2,499	10,890	3	4	41	197	8,312	40,045	8,563	48,835
In India	4	22	26	120	(7)	56	-	-	2,455	10,743	3	4	39	191	8,180	39,339	8,345	40,094
Outside India	-	-	1	3	-	1	-	-	44	147	-	-	2	6	232	726	218	741